REMARKS

In the Office Action mailed August 13, 2003, the Examiner noted that claims 1-10 are pending, and the claims 1-10 have been rejected. New claim 11 has been added, thus, in view of the forgoing, claims 1-11 remain pending for which reconsideration is requested. No new matter has been added. The Examiner's rejections are traversed below.

REJECTION UNDER 35 U.S.C. § 102(b)

In the outstanding Office Action, claims 1-3, 5-6, and 10 were rejected under 35 U.S.C. § 102(b) as being anticipated by U.S. Patent No. 5,832,451 ('451), and claims 8 and 9 were rejected under 35 U.S.C. § 102(b) as being anticipated by U.S. Patent No. 4,831,526 ('526). The rejection is traversed and reconsideration is respectfully requested.

'451 discusses an automated travel service management information system and method to automatically manage travel information, and display an individual's profile to a travel agent when a travel request by the individual is made to the travel agent.

'526 discusses a computerized insurance quote request and policy issuance system, which can produce a finally printed document tailored to an individual client and the risk associated with the client.

The present invention is directed to intermediation control between a user and a service provider while securing reliability of an online business by providing selective extraction of a range of personal information of a user, which is provided to the service provider based on a request by the user.

The Examiner alleges that the '451 method of retrieving and displaying information of a requesting customer upon the customer's travel request teaches the present invention's method of extracting a range of user information. According to '451, customer's information is automatically retrieved and displayed for decision-making by an agent upon the customer's travel request. See column 2, lines 18-25 of '451. The customer information is retrieved from a database that maintains a record of travel arrangements made in the past for a customer, which can be identified by the customer's name. See column 8, lines 49-57 of '451. Thus, the retrieval of customer information according to '451 is based on the customer's name, and not determined based on the type of the customer's requested information. For example, when the customer makes a travel request related to obtaining an airline ticket, the system automatically

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retrieves and reviews any previous travel arrangements the customer made, even those not related to flight reservations, such as car rentals, hotel reservations, etc. See column 8, lines 49-57 of '451.

In contrast, the present invention determines "a range of personal information of a user, .. based on a kind of request information sent" from the user, and "extracts the range of personal information" to make the range of personal information available to a service provider. See claims 1 and 10 of the present invention. For example, if a request is made pertaining to a medical insurance premium, the method of the present invention extracts information needed to determine the medical insurance premium from other information that may be available regarding the requester. The extraction of information according to the present invention is not only based on personal data, such as the user name in '451, but is also based on request data entered by the user. See page 14, lines 7-9, claims 3 and 6 of the present invention. Accordingly, the extraction operation of the present invention provides secure exchange of information between the user and the service provider by only making data needed for the request available to the service provider.

The system of '451 prompts the agent when the agent has at least one task that still needs completion, and associates each incomplete task with a specific passenger name record. See column 14, lines 58-67, and FIG. 15, and corresponding text of '451. However, the present invention maintains a disclosure information extraction table that correlates different kinds of requests to respective sets of items of disclosure information. See claims 3, 6, and FIG. 5 and corresponding text of the present invention. While '451 is limited to associating a travel request to a passenger name, the present invention associates extracted information based on a request by the user. See claim 2 of the present invention. Thus, the present invention provides an efficient data extraction operation by creating an association between the request and information pertinent to that request.

In the outstanding Office Action, the Examiner alleges that the present invention's method of receiving permitted disclosure information as a portion of request information received from a user is anticipated by the distinction of mutli-client and single-client transactions in '526. Accesses to information according to the system of '526 is based on the type of tasks pre-authorized for a user, which allows retrieval of different information by users in underwriter level, operations level, and an agent level. See column 15, lines 24-45 of '526. Thus, permitted disclosure of information is directed to different levels of authority assigned to the user, and not

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on the type of request as in the present invention. In contrast, the "portion being permitted to be disclosed" in response to a request using the present invention is based on the disclosure information table, as illustrated in FIG. 5, which determines data disclosure by defining correlations between kinds of request information and respective sets of items of disclosure information of the request information. See page 14, lines 18-25, claim 8 and 9 of the present invention. Thus, unlike the method of '526 that determines disclosure of information based on preset user authorizations, the present invention permits disclosure of information based on the current request sent by the user.

Therefore, since the method and system of the present invention allows extraction of information based on the kind of request information sent by the user, it is not anticipated by the methods of '451 and '526, which are directed to providing comprehensive user information based on previously recorded transactions of the user and preset user authorization levels.

REJECTION UNDER 35 U.S.C. § 103(a)

In the outstanding Office Action, claims 4 and 7 were rejected under 35 U.S.C. § 103(a) as being unpatentable over '451 in view of U.S. Patent No. 5,794,207 ('207) and '526, respectively. The rejection is traversed and reconsideration is respectfully requested.

'207 discusses a bilateral buyer-driven commerce system to improve the ability of buyers to reach sellers capable of satisfying the buyers' purchasing needs and to improve sellers' ability to identify interested buyers.

The Examiner correctly points out that '451 does not teach the present invention's selective access of service providers via authentication. Thus, the Examiner relies on '207. The method of seller verification of '207 is directed to authenticating the first qualified seller who accepts an offer made by the buyer. See column 9, lines 17-22 of '451. Thus, the method of '207 does not allow verification of any subsequent sellers. This limits the buyer to the buyer's initial offer, and prevents the buyer from getting the benefit of sellers' competition to get the buyer's business. However, the present invention's intermediation control apparatus permits service providers who have an ID, password, and the like to be validated and authenticated to access the extracted personal information. See claim 4, page 6, and lines 1-6 of the present invention. This allows all valid service providers to be informed of user requests and provides an option to the service providers who want to compete for user's business by offering a better service and/or goods to the buyer.

The previously pointed out differences between '526, '451, and the present invention are hereby incorporated to address Examiner's rejection of claim 7 of the present invention. The burden of establishing a prima facie case of obviousness based upon the prior art lies with the Examiner. In re Fritch, 23 U.S.P.Q. 2d 1780, 1783 (Fed. Cir. 1992). According to In re Fritch, the Examiner "... can satisfy this burden only by showing some objective teaching in the prior art or that knowledge generally available to one of ordinary skill in the art would lead that individual to combine the relevant teachings of the references." However, none of the references cited by the Examiner disclose a method of "determining a range of personal information of a user, for disclosure, based on a kind of request information sent" from a user, and "extracting said range of personal information from said personal information" of the present invention. Thus, the rejection is traversed and reconsideration is respectfully requested.

NEW CLAIM:

New claim 11 has been added to emphasize the unique method of the present invention that determines "a range of personal information of a user based on a kind of request information sent from the user", and makes information available to a service provider by "extracting the range of personal information".

This allows safe dissemination of personal information and prevents unnecessary accesses to user information by third parties by extracting needed information for a specific request.

CONCLUSION

In accordance with the foregoing, claim 11 has been added, thus, claims 1-11 are pending and under consideration.

In accordance with the foregoing, it is respectfully submitted that all outstanding objections and rejections have been overcome. Thus, there being no further outstanding objections or rejections, the application is submitted as being in condition for allowance, which action is earnestly solicited.

Finally, if there are any formal matters remaining after this response, the Examiner is requested to telephone the undersigned to attend to these matters.

If there are any additional fees associated with filing of this Amendment, please charge the same to our Deposit Account No. 19-3935.
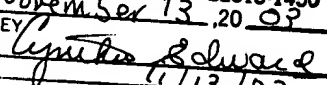
Respectfully submitted,

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